

## Credit Bureau Reporting FAQs:

**Question:** *What credit reporting agencies does DCSS provide payment information?*

**Answer:** DCSS provides case payment information to the following four credit reporting agencies:

- Experian
- Innovis
- Equifax
- TransUnion

**Question:** *Will this change impact my credit score?*

**Answer:** The change will likely not impact your credit score. However, there will be exceptions and some in a positive way. DCSS will now report to the credit agencies on a case summary-level basis. This means, for example, a non-payment occurrence will be reported as a single event corresponding to a case. In the past, a non-payment occurrence could potentially result in multiple non-payment reporting entries where a client had multiple debt obligations within a single case.

Another impact is that interstate cases are no longer likely to be reported by two or more states. The new reporting standard requires the state where NCP is located to report case payment data to the credit reporting agencies.

**Question:** *How soon can this change begin affecting my credit score?*

**Answer:** Because the reporting standard includes 24 months of payment history, changes to your credit score can potentially occur as soon as the new reporting file goes into use.

**Question:** *What was wrong with the former reporting file?*

**Answer:** Nothing was “wrong” with the former reporting method. The Consumer Data Industry Association simply determined that the new reporting standard would provide for greater accuracy and fairness.

**Question:** *How will this new reporting standard affect how my case is managed?*

**Answer:** DCSS is not planning to change internal business processes as a result of the new credit bureau reporting standard. Therefore, changes to case management services are not anticipated.

**Question:** *How will clients expect to be notified of when the new reporting standard gets implemented?*

**Answer:** Client notification of the conversion will be via DCSS social media accounts.

**Question:** *Is payment data on all cases reported to the credit bureaus?*

**Answer:** Cases which meet certain criteria are not reported. For example, closed cases and cases where the NCP resides on a reservation are not reported.